

In re:
David Ramsey
Debtor

Case No. 20-14815-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 22, 2025

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2025:

Recip ID	Recipient Name and Address
db	+ David Ramsey, 6816 N. 15th Street, Philadelphia, PA 19126-2703
14690659	+ Wells Fargo Home Equity Group, Home Equity Group - Collections Foreclos, P.O. Box 2248, Jacksonville, Florida 32203-2248

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2025 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2025 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14586671	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:26:47	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14571007	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:27:02	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14571008	+ Email/Text: bankruptcy@credencerm.com	Jul 23 2025 00:20:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
14571009	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 23 2025 00:20:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14571010	Email/Text: bnc-bluestem@quantum3group.com	Jul 23 2025 00:20:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14571011	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 23 2025 00:20:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
14571012	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Jul 23 2025 00:26:47	Wells Fargo Bank NA, PO Box 10335, Des Moines, IA 50306-0335
14691052	+ Email/Text: EBN@brockandscott.com	Jul 23 2025 00:20:00	Wells Fargo Bank NA, C/O Brock and Scott, PLLC, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
14690658	+ Email/Text: EBN@brockandscott.com	Jul 23 2025 00:20:00	Wells Fargo Bank, N.A., C/O Brock and Scott, PLLC, Attorneys at Law, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
14571013	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jul 23 2025 00:20:00	Westlake Financial Services, 4751 Wilshire Blvd., Ste. 100, Los Angeles, CA 90010-3847

TOTAL: 12

BYPASSED RECIPIENTS

District/off: 0313-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
ERIK B. JENSEN	on behalf of Debtor David Ramsey erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
JEFFREY M. CARBINO	on behalf of Debtor David Ramsey jcarbinolaw@outlook.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor David Ramsey help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
David Ramsey)	Case No. 20-14815-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 22, 2025

For The Court

Timothy B. McGrath
Clerk of Court